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In the Matter of:

Olga C. Rodas : UNITED STATES BANKRUPTCY  
Court District of New Jersey

Olga C. Rodas : HONORABLE ROSEMARY GAMBARDELLA

Olga C. Rodas : CASE NO. 19-25788

Debtor : CHAPTER 13

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**OBJECTION TO APPLICATION FOR EARLY TERMINATION OF LOSS  
MITIGATION PERIOD**

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I, Russell L. Low, being of full age, hereby certify the following:

1. I represent the above-mentioned debtor, Olga C. Rodas in this current bankruptcy proceeding.
2. On December 11, 2020 an Application for Early Termination was entered by Select Portfolio Servicing, Inc.
3. On November 9th the debtor's application for a loan modification was denied.
4. At this time, the debtor's counsel is requesting the opportunity to resubmit an application for a loan modification with updated proof of income.

Dated: December 21, 2020

/s/ Russell L. Low, Esq.  
**RUSSELL L. LOW, ESQ.**  
Attorney for Debtor